

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	Case No. 08-14525 RLB
BOND, DEREK KYLE	§	
BOND, MARY RYAN	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S. C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of

claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/JANICE D. LOYD
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESPage: 1
Exhibit A

Case No: 08-14525 RLB Judge: RICHARD L. BOHANON
Case Name: BOND, DEREK KYLE
BOND, MARY RYAN
For Period Ending: 08/07/09

Trustee Name: JANICE D. LOYD
Date Filed (f) or Converted (c): 10/12/08 (f)
341(a) Meeting Date: 11/10/08
Claims Bar Date: 05/26/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD	65,000.00	0.00	DA	0.00	FA
2. REAL PROPERTY - GRADY COUNTY	57,000.00	0.00	DA	0.00	FA
3. CASH	15.00	0.00	DA	0.00	FA
4. SON'S PIGGY BANK	20.00	0.00	DA	0.00	FA
5. FNB CHECKING ACCOUNT	0.00	0.00	DA	0.00	FA
6. FNB-SAVINGS ACCOUNT	0.00	0.00	DA	0.00	FA
7. HOUSEHOLD GOODS	1,500.00	0.00	DA	0.00	FA
8. HOUSEHOLD GOODS	600.00	0.00	DA	0.00	FA
9. CLOTHING	300.00	0.00	DA	0.00	FA
10. WEDDING BANDS	4,000.00	0.00	DA	0.00	FA
11. JEWELRY	100.00	0.00	DA	0.00	FA
12. SPORTS EQUIPMENT	800.00	0.00	DA	0.00	FA
13. 1997 FORD EXPLORER	5,925.00	0.00	DA	0.00	FA
14. 2001 DODGE DURANGO	6,550.00	0.00	DA	0.00	FA
15. TWO DOGS	200.00	0.00	DA	0.00	FA
16. TAX REFUNDS (u)	0.00	2,226.12		2,226.12	FA
17. Post-Petition Interest Deposits (u)	Unknown	N/A		0.25	FA

TOTALS (Excluding Unknown Values)	\$142,010.00	\$2,226.12	\$2,226.37	Value of Remaining Assets \$0.00
(Total Dollar Amount in Column 6)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE REVIEWING CASE FOR 2008 TAX REFUNDS.

02/23/09 - BAR DATE REQUESTED.

02/23/09 - APPLICATION FOR AUTHORITY TO EMPLOY ATTORNEY FOR TRUSTEE FILED.

BAR DATE 5-26-09.

03/02/09 - ORDER ENTERED AUTHORIZING EMPLOYMENT OF ATTORNEY FOR TRUSTEE.

06/22/09 - OBJECTIONS TO SECURED CLAIMS AND NOTICE OF HEARING FILED. HEARING SET 7-29-09.

07/27/09 - ORDERS ENTERED DISALLOWING CLAIMS.

08/05/09 - APPLICATIONS FOR FEES FOR ATTORNEY FOR TRUSTEE AND TRUSTEE FILED.

08/06/09 - ORDERS ENTERED AUTHORIZING FEES FOR ATTORNEY FOR TRUSTEE AND TRUSTEE.

FINAL REPORT SUBMITTED TO AUST.

Initial Projected Date of Final Report (TFR): 10/12/11

Current Projected Date of Final Report (TFR): 10/12/11

FORM 2

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit B

Case No: 08-14525 -RLB
Case Name: BOND, DEREK KYLE
BOND, MARY RYAN
Taxpayer ID No: *****6909
For Period Ending: 08/07/09

Trustee Name: JANICE D. LOYD
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7439 Money Market Account (Interest Earn)

Blanket Bond (per case limit): \$ 7,656,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
03/02/09	16	DEREK & MARY BOND	TAX REFUND	1224-000	2,226.12		2,226.12
03/31/09	17	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,226.14
04/30/09	17	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,226.19
05/29/09	17	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,226.24
06/02/09	001001	INTERNATIONAL SURETIES LTD. 701 POYDRAS STREET, STE 420 NEW ORLEANS, LA 70139	BOND #016018042	2300-000		2.37	2,223.87
06/30/09	17	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,223.93
07/31/09	17	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,223.99
08/05/09	17	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		2,224.00
08/05/09		Transfer to Acct #*****6654	Final Posting Transfer	9999-000		2,224.00	0.00

Account	Balance Forward	0.00		
*****7439	1 Deposits	2,226.12	1 Checks	2.37
	6 Interest Postings	0.25	0 Adjustments Out	0.00
	Subtotal	\$ 2,226.37	1 Transfers Out	2,224.00
			Total	\$ 2,226.37
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 2,226.37		

FORM 2

Page: 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit B

Case No: 08-14525 -RLB
Case Name: BOND, DEREK KYLE
BOND, MARY RYAN
Taxpayer ID No: *****6909
For Period Ending: 08/07/09

Trustee Name: JANICE D. LOYD
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6654 Checking - Non Interest

Blanket Bond (per case limit): \$ 7,656,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/05/09		Transfer from Acct #*****7439	BALANCE FORWARD				0.00
08/06/09	000101	JANICE D. LOYD BELLINGHAM, COLLINS & LOYD 2050 OKLAHOMA TOWER 210 PARK AVENUE OKC, OK 73102	Transfer In From MMA Account ATTY FEES PER ORDER 8/6/09	9999-000 3110-000	2,224.00	820.00	2,224.00 1,404.00

Account	Balance Forward	0.00		
*****6654	0 Deposits	0.00	1 Checks	820.00
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 0.00	Total	\$ 820.00
	0 Adjustments In	0.00		
	1 Transfers In	2,224.00		
	Total	\$ 2,224.00		

Report Totals

Balance Forward	0.00	2 Checks	822.37
1 Deposits	2,226.12	0 Adjustments Out	0.00
6 Interest Postings	0.25	1 Transfers Out	2,224.00
Subtotal	\$ 2,226.37	Total	\$ 3,046.37
0 Adjustments In	0.00		
1 Transfers In	2,224.00		
Total	\$ 4,450.37	Net Total Balance	\$ 1,404.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	08-14525	Page 1			Date: August 07, 2009	
Debtor Name:	BOND, DEREK KYLE	Claim Type Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
99 300-00	INTERNATIONAL SURETIES LTD. 701 POYDRAS STREET, STE 420 NEW ORLEANS, LA 70139	Administrative		\$2.37	\$2.37	\$0.00
01 110-00	JANICE D. LOYD BELLINGHAM, COLLINS & LOYD 2050 OKLAHOMA TOWER 210 PARK AVENUE OKC, OK 73102	Administrative		\$820.00	\$820.00	\$0.00
00003 50 110-00	U.S. Bank, N.A. 4801 Frederica Street Owensboro, KY 42301	Secured	Filed 04/22/09	\$59,928.44	\$0.00	\$59,928.44
00001 50 210-00	Focus Credit Union 420 NE 10th Oklahoma City OK 73104	Secured	Filed 10/30/08	\$1,276.58	\$0.00	\$1,276.58
00002A 50 210-00	The Focus Federal Cu 420 Ne 10th St Oklahoma City OK 73104	Secured	Filed 10/30/08	\$769.61	\$0.00	\$769.61
00002B 50 210-00	The Focus Federal Cu 420 Ne 10th St Oklahoma City OK 73104	Secured	Filed 10/30/08	\$10,050.00	\$0.00	\$10,050.00
00004 70 100-00	Recovery Management Systems Corporation For GE Money Bank dba CARE CREDIT/GEMB 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured	Filed 05/13/09	\$3,941.24	\$0.00	\$3,941.24
00005 70 100-00	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured	Filed 05/22/09	\$3,289.39	\$0.00	\$3,289.39
Case Totals:				\$80,077.63	\$822.37	\$79,255.26

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-14525 RLB
Case Name: BOND, DEREK KYLE
BOND, MARY RYAN
Trustee Name: JANICE D. LOYD

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: JANICE D. LOYD</i>	\$ _____	\$ _____
<i>Attorney for trustee:</i>	\$ _____	\$ _____
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____
<i>Charges:</i>	\$ _____	\$ _____
<i>Fees:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor:</i>	\$	\$
<i>Attorney for:</i>	\$	\$
<i>Accountant for:</i>	\$	\$
<i>Appraiser for:</i>	\$	\$
<i>Other:</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Recovery Management</i>		
<u>000004</u>	<u>Systems Corporation</u>	\$ _____	\$ _____
<u>000005</u>	<u>Chase Bank USA NA</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.